

Maryland Children's Health Program

MCHP Premium

□ Overview

In Maryland, the option to purchase coverage for children is part of the approved expansion of the Maryland Children's Health Program (MCHP) effective July 2001. The expansion covers uninsured children under age 19 in families whose income is above 200% but at or below 300% of the federal poverty level (FPL). *MCHP Premium* will provide health benefits through employer-sponsored insurance (ESI) or a variety of managed care organizations (MCOs) participating in the *HealthChoice* Program.

□ Questions and Answers

What is *MCHP Premium*?

MCHP Premium is low cost health insurance coverage for uninsured children under the age of 19. *MCHP Premium* provides access to health insurance coverage for eligible uninsured children through their parent's or guardian's employer-sponsored insurance (ESI) or through the Maryland Managed Care Program, *HealthChoice* for a modest monthly premium.

How do I apply?

In order to apply for *MCHP Premium*, you must:

- ✓ Submit a MCHP application to the Local Health Department or Department of Social Services for consideration; and
- ✓ On the application, indicate your willingness to contribute to the cost of your child's health insurance by answering "yes" to Question 6.
- ✓ Be determined ineligible for Maryland Children's Health Program due to excess income. As a result, your application will be automatically referred to a case manager at the Department of Health and Mental Hygiene (DHMH) to determine the children's eligibility for *MCHP Premium*.

Who is eligible?

Those eligible for MCHP *Premium* are:

- ✓ Not eligible for MCHP
- ✓ Currently without health insurance coverage.



Effective April 1, 2002

Family Size	<i>Maximum Family Income Limit</i>	
	Children through 250% FPL	Children above 251% through 300% FPL
1	\$ 22,150	\$ 26,580
2	\$ 29,850	\$ 35,820
3	\$ 37,550	\$ 45,060
4	\$ 45,250	\$54,300
5	\$ 52,950	\$63,540
For each additional family member add ➔	\$ 7,700	\$ 9,240
You Pay ➔	\$40	\$50

What are the benefits?

The benefits offered through MCHP *Premium* can be obtained through your employer-sponsored insurance program or a variety of MCOs participating in the Maryland *HealthChoice* Program.

The benefit package obtained through your employer-sponsored insurance program must meet the standard benefits covered within the State of Maryland's Comprehensive Standard Health Benefit Plan (CSHBP) as established under the Insurance Article, § 15-1207 Annotated Code of Maryland. CSHBP is offered to employers with 2 to 50 employees and the self-employed.

HealthChoice Benefits for children include:

Doctor Visits (well and sick care)
Hospital Care
Lab Work and Tests
Preventive Services
Dental Care
Vision Care
Immunizations (shots)
Prescription Medicines
Transportation to Medical Appointments
Mental Health Services
Substance Abuse Treatment

Employer-Sponsored Insurance Benefits for children include:

Hospitalization
Outpatient Hospital Services and Surgery
Outpatient Lab Work & Diagnostic Service
Pregnancy and Maternity
Well Child & Immunization Benefits
Prescription Drugs
Case Management
Mental Health and Substance Abuse
Home Health Care

An additional benefit of MCHP *Premium* is the secondary insurance coverage. Secondary insurance is provided to cover the costs associated with co-payments, deductibles, and co-insurance for eligible children only. A separate insurance card will be forwarded as part of your enrollment.

How do I enroll?

Your case manager will notify you of which enrollment option is available to your children, HealthChoice or Employer-Sponsored Insurance.

To enroll through the Employer-Sponsored Insurance, the parent or guardian of an eligible child must contact the Human Resources or Personnel Department of their employer and follow the employer's instructions for enrolling in their Employer-Sponsored Insurance.

To enroll through *HealthChoice*,

- Pay your family contribution amount to DHMH to begin your coverage.
- Receive the enrollment packet in the mail,
- Find out from your children's doctor which MCO plans they accept;

- Pick a MCO and primary care doctor to provide your children's care. If you do not pick a MCO, the state will pick one for your children;
- Inform *HealthChoice* which MCO and doctor you have selected

How can I obtain more information?

To obtain more information, you may contact:

DHMH MCHP Hotline
(800) 456-8900

TDD for the Disabled
(800) 735-2258.

MCHP Division
(410) 767-3641

Important Facts You Should Know...

- ❑ If your child(ren) had employer-based health insurance coverage, and you voluntarily dropped their health insurance within the last six-(6) months, they may not qualify to receive services through *MCHP Premium*.
- ❑ Once you have been contacted by the DHMH - MCHP Office and you state your interest in continuing the eligibility process, your employer will be contacted to verify whether the health plan(s) offered by your employer meets the standards for participation.
- ❑ Even if your employer does not have a qualifying health insurance benefit plan that meets the established standards, your child(ren) can receive benefits through *HealthChoice*, if found eligible.
- ❑ The services and benefits through the *MCHP Premium* are available for eligible children under age 19 only.
- ❑ If there are any changes to your current status such as employment, income, family size, etc., you must notify your case manager within ten (10) days.